

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-19011-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrew Gerbaud
1317 9th Avenue
Neptune, NJ 07753

Gail Gerbaud
dba Bella Biscotti, LLC
1317 9th Avenue
Neptune, NJ 07753

Social Security No.: **xxx-xx-5946** **xxx-xx-6393**

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on February 14, 2023.

Dated: February 14, 2023
JAN: dmi

Jeanne Naughton
Clerk

In re:
Andrew Gerbaud
Gail Gerbaud
Debtors

Case No. 22-19011-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Feb 14, 2023

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew Gerbaud, Gail Gerbaud, 1317 9th Avenue, Neptune, NJ 07753-5122
519792941	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519763677	+ David P. Nase, 990 Cedar Bridge Ave., B7-Suite 250, Brick, NJ 08723-4159
519763680	+ Doyle & Hoefs, LLC, 2043 Springwood Road, York, PA 17403-4836
519763681	+ Global Holdings LLC, 4343 S. 118th East Avenue, Suite 220, Tulsa, OK 74146-4402
519819196	LightStream, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
519763688	+ Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
519763690	+ Slate Legal Group, 100 Hartsfield Center Parkway, Suite 500, Atlanta, GA 30354-1377
519763694	+ Viva Vacation Club, PO Box 513025, Los Angeles, CA 90051-1025

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 14 2023 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 14 2023 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519763673	+ Email/PDF: bncnotices@becket-lee.com	Feb 14 2023 20:57:24	American Express, PO Box 981537, El Paso, TX 79998-1537
519794760	Email/PDF: bncnotices@becket-lee.com	Feb 14 2023 20:57:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519763674	+ Email/Text: mikem@aquasun.com	Feb 14 2023 20:45:00	Aqua Sun Investments, 3 Sunshine Blvd., Ormond Beach, FL 32174-2921
519763675	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 14 2023 20:44:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519763676	Email/Text: correspondence@credit-control.com	Feb 14 2023 20:45:00	Credit Control. LLC, 3300 Rider Trail South, Suite 500, Earth City, MO 63045
519815134	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 14 2023 20:57:23	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519763679	Email/Text: mrdiscen@discover.com	Feb 14 2023 20:45:00	Discover Financial, PO Box 15316, Wilmington, DE 19850-5316
519795179	Email/Text: mrdiscen@discover.com	Feb 14 2023 20:45:00	Discover Bank/Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519763678	+ Email/Text: mrdiscen@discover.com	Feb 14 2023 20:45:00	Discover Card, PO Box 30939, Salt Lake City, UT 84130-0939
519775637	+ Email/Text: dplbk@discover.com	Feb 14 2023 20:46:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
519792939	Email/PDF: resurgentbknotifications@resurgent.com		

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519763682	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 14 2023 20:57:23	Hackensack, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519763683	Email/Text: mikem@aquasun.com	Feb 14 2023 20:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519763684	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 14 2023 20:45:00	Island Seas Resort, PO Box 917182, Orlando, FL 32891-7182
519784074	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 14 2023 20:57:13	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
519763685	+ Email/Text: PBNCNotifications@perituservices.com	Feb 14 2023 20:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519798773	Email/PDF: resurgentbknotifications@resurgent.com	Feb 14 2023 20:45:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
519763686	Email/Text: Bankruptcy@mjrf.com	Feb 14 2023 20:57:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519763687	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 14 2023 20:45:00	Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike, Suite 220, PO Box 9036, Syosset, NY 11791
519763689	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 14 2023 20:57:28	Oollo/CWS, POI Box 9222, Old Bethpage, NY 11804-9222
519786879	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 14 2023 20:46:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
519763691	Email/PDF: gecsed@recoverycorp.com	Feb 14 2023 20:46:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519765667	+ Email/PDF: gecsed@recoverycorp.com	Feb 14 2023 20:57:19	SYNCB / Care Credit, PO Box 965036, Orlando, FL 32896-5036
519763692	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 14 2023 20:57:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519763693	+ Email/Text: bankruptcy@bbandt.com	Feb 14 2023 20:57:36	The Home Depot/CBSD, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519811310	+ Email/PDF: ebn_ais@aisinfo.com	Feb 14 2023 20:45:00	Truist, PO Box 849, Wilson, NC 27894-0849
519763695	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 14 2023 20:57:33	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519808739	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 14 2023 20:57:45	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
		Feb 14 2023 20:57:32	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519794761	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

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Date Recd: Feb 14, 2023

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Roger Jon Yehl	on behalf of Joint Debtor Gail Gerbaud roger.yehl@yahoo.com r48898@notify.bestcase.com
Roger Jon Yehl	on behalf of Debtor Andrew Gerbaud roger.yehl@yahoo.com r48898@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5